

# cN<sup>otes</sup>

Winter 2016

## New Online & Mobile Banking Coming Soon!

We're very excited to announce that cPort will be significantly upgrading our online and mobile banking in the next few months!

At cPort, we strive to deliver the best financial experience to our members – in our branches, on the phone, and through our online and mobile technology.

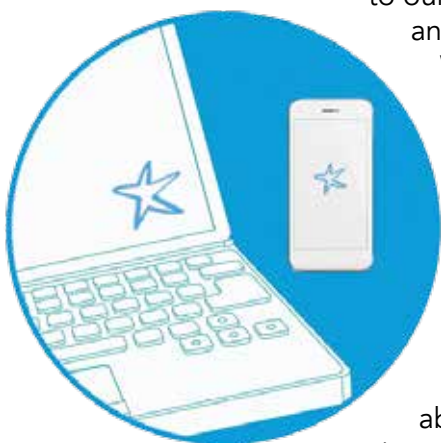
We received a lot of thoughtful suggestions for online and mobile banking improvements from members in response to our member survey in September, and we're pleased that we'll be able to incorporate many of them in the upgrade.

Over the next few months, we'll be sharing more with you about the improved experience and additional features included in the upgrade.

We'll also be providing important instructions about the timing of the upgrade and how to log into the new system for the first time.

As always, our dedicated staff will be ready to assist you with any questions you may have.

Stay tuned for more updates as we get ready to upgrade online and mobile banking! Subscribe to our eNewsletter at [cportcu.org/enews](http://cportcu.org/enews), check out our website at [cportcu.org/online-banking](http://cportcu.org/online-banking), and watch your mail for more information.



**Save the Date!**

## **Annual Meeting**

**Wednesday, May 18, 2016**  
**Riverside Branch & Main Office**  
**Portland • 7:30am**

Join us for our Annual Meeting to hear reports on cPort's performance and activities in 2015 from our Board of Directors and President & CEO. Continental breakfast will be served.

All members are welcome!  
Please RSVP to [info@cportcu.org](mailto:info@cportcu.org)  
or 1-800-464-0253 by Friday,  
May 6, if you plan  
to attend.

## **Message from the CEO**

Happy New Year! At cPort, we have a lot to celebrate as we enter 2016. cPort is well positioned for the future as we close 2015 with enhanced financial strength, continued emphasis on our vision and core values, and excellent growth in all key areas.



At cPort, we hope that our commitment to our core values is reflected in every transaction, from a quick phone call, to a mortgage closing, to a mobile check deposit. We continuously strive to deliver the best financial experience to our members, day in and day out.

While our 2015 financial performance will be detailed at our Annual Meeting in May, preliminary results show strong membership, asset, and loan growth. This growth contributes to our financial strength and allows us to reinvest in our membership with low loan rates and enhanced products and services. A large source of our new memberships and loans is recommendations from our current members – thank you!

With new online and mobile banking on the horizon, managing your finances from anywhere will be more convenient as we continue to develop the best solutions to your changing financial needs.

I wish you and your families a wonderful new year! We would love to help you reach your financial goals in 2016. Please don't hesitate to call 1-800-464-0253, email [info@cportcu.org](mailto:info@cportcu.org), or stop into one of our branches to talk to a Member Service Representative about your day-to-day banking, savings goals, or loan needs. I also encourage you to contact me with any thoughts or feedback you may have about how cPort can better serve you – call 207-253-4111 or email [eardito@cportcu.org](mailto:eardito@cportcu.org).

Sincerely,  
Gene Ardito  
President & CEO



## **January Kids' Coloring Contest!**

Show off your art skills in the Earnie Savings Account Coloring Contest! In the month of January, download the Earnie coloring sheet at [cportcu.org/coloringcontest](http://cportcu.org/coloringcontest) (or grab one when you are in one of our branches), write your name and age, and bring it into a branch by the end of the month! You could be one of our winners to get an extra sticker for your Earnie Passport! We can't wait to see all your wonderful art work – thanks for banking with Earnie!

## Free Financial Planning Seminar

# Retirement Planning for the Federal Employee

Certified Financial Planner, Gary Slipp, of Northeast Planning Associates, Inc., leads an informative discussion of the important decisions that all federal employees need to make regarding their benefit package (CSRS and FERS).

Anyone within five years of retirement should consider attending one of these sessions.



Gary will cover these key topics:

- Making the Lifetime Annuity/ Pension Decision
- My Thrift Savings Plan (TSP) Options
- My Life Insurance Options
- Long Term Care
- Social Security

### Dates and Locations:

285 Forest Avenue Portland Branch:

Tuesday, March 22, 5:30 PM

399 Western Avenue Augusta Branch:

Wednesday, March 23, 5:30 PM

Space is limited for these events, so we encourage you to RSVP today! Please call 1-800-464-0253 or email [info@cportcu.org](mailto:info@cportcu.org).

*Financial Planner offers advisory services through Northeast Planning Associates, Inc. (NPA), a registered investment advisor. Securities offered through LPL Financial, member FINRA/ SIPC. Credit union, NPA, and LPL Financial are not affiliated. Products and service provided: are NOT federally insured, are NOT obligations of the credit union, are NOT guaranteed by the credit union, and may involve investment risks including possible loss of principal.*

# Rise Above your Debt with a cPort Debt Consolidation Loan!



When you fall into debt, it's easy to sink in deeper, but at cPort, we can help you take control of your financial future with a cPort Debt Consolidation Loan and staff dedicated to helping you. With flexible repayment terms and a great rate, we can set one convenient monthly payment that works better for your budget!

The great thing about a Debt Consolidation Loan is that it has an end! With on time payments, your balance will continually decrease, allowing you to see a light at the end of the tunnel. Apply online today! With fast decision turnaround and loan processing, you'll be on your way to achieving your goals!

Call us at 1-800-464-0253, email [info@cportcu.org](mailto:info@cportcu.org), or stop in to one of our branches for more information about a cPort Debt Consolidation Loan.

## FREE Red Claws Tickets!

This winter, we're giving away two tickets to a Maine Red Claws game when you close any loan of \$10,000 or more.

Ask a Member Service Representative for details!



*Tickets available while supplies last.*

**cportcu.org**

**Toll free: 1-800-464-0253**

**CUPhone: 1-888-306-0033**



#### **BRANCHES**

##### **Portland Forest Avenue**

285 Forest Avenue  
Portland, ME 04101  
P: (207) 200-2300

##### **Portland Riverside (Main Office)**

50 Riverside Industrial Parkway  
Portland, Maine 04103  
P: (207) 878-6200

##### **Augusta**

399 Western Avenue  
Augusta, Maine 04330  
P: (207) 623-1001

##### **Scarborough**

313 US Route 1  
Scarborough, Maine 04074  
P: (207) 883-2448

##### **Lobby Hours**

Monday – Thursday:  
8 am – 5 pm  
Friday: 8 am – 6 pm  
Saturday: 8 am – 12 pm

##### **Drive-up Window Hours**

Monday – Thursday:  
7:30 am – 5 pm  
Friday: 7:30 am – 6 pm  
Saturday: 8 am – 12 pm

Federally insured by NCUA  
Equal Housing Lender  
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## **Chip Debit Cards are on the Way!**

cPort will be adding chip, or EMV, debit cards in early 2016! Chip cards feature the traditional magnetic stripe as well as a microchip.

The chip keeps your card information more secure than a magnetic stripe and more difficult for fraudsters to copy. Chip debit cards can be used either with a chip reader terminal or by swiping the magnetic stripe, whichever payment method is offered by your local merchants.



#### **When will I receive my chip debit card?**

When we start offering chip cards in 2016, we will re-issue cards to certain members:

- Members with existing ATM-only cards
- Members whose cards have been involved in previous data compromises (like Target or Home Depot)

For all other members, as your existing debit cards expire, we'll re-issue your new chip debit card.

#### **How do I use my new chip debit card?**

The cards are inserted into a terminal for the duration of the transaction instead of swiped at the beginning of the transaction. Your new card will come with easy to follow instructions for how to use your chip card at chip reading terminals.

Stay tuned for more information about our new chip debit cards in the coming months! In the meantime, feel free to contact us at 1-800-464-0253 or [info@cportcu.org](mailto:info@cportcu.org) with any questions you may have.

#### **Holiday Closings**

- January 1  
New Year's Day
- January 18  
Martin Luther King, Jr. Day
- February 15  
Presidents' Day